From: William Tallman

Sent: Wednesday, April 05, 2006 8:41 PM

To: Public Hearing

Subject: Bank of Wal-Mart

Please give serious consideration to the creation of a Bank of Wal-Mart. As a former City Manager in several cities throughout the country. I have had dealings on various issues with Wal-Mart staff who I found to be very dismissive, domineering and uncoopertive. Their attitude is that they are so big and powerful that they don't have to play by the rules.

Wal-Mart doesn't care about the local communities. They dictate the rules of the game whether they are dealing with local communities, employees, or suppliers. Allowing Wal-Mart to create their own bank would eventually drive local banks out of business.

Thank you for your time and consideration.

Sincerely, William Tallman